

DEBTORS' EXHIBIT S

From: CustomerCare@mortgagefamily.com,
To: doriemott@aol.com,
Subject: Important Account Information
Date: Mon, Nov 2, 2020 9:42 am

Dear Ma'am,

The documents attached to your email on October 29, 2020 were forwarded to the appropriate department for review. However, our records indicate you are not authorized to receive account specific information on the account in reference. The customer can provide authorization over the phone, or fax us at (856) 917-2705. Please be sure they provide the following information:

Their name
The loan number
Property address
The last four digits of their Social Security number
Their signature
Name of the authorized third party and relationship of third party to the customer

Please allow 3-5 business days for us to update our system if the request is faxed.

For your protection, we have removed any personally identifiable information from your original inquiry. If you have any further questions, please contact us through our website at www.mortgagequestions.com or call Customer Care at (877) 744-2506 during the following hours:

Monday – Friday 9:00AM – 8:00PM ET

PHH Mortgage Services, LLC
1 Mortgage Way
Mt. Laurel, NJ 08054

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is purely provided to you for informational purposes only with regards to our secured lien on the above referenced property. It is not intended as an attempt to collect a debt from you personally.

The information contained in this communication is confidential information intended only for the personal and confidential use of the individual or entity to which it is addressed. If you are not the addressee indicated in this message (or an authorized agent responsible for delivery of the message to such person), you are hereby notified that you have received this communication in error and that any review, dissemination, copying or unauthorized use of this message is strictly prohibited. In such case, you should destroy this message and kindly notify the sender by reply email.

If you wish to change your consent to receive emails from PHH in the future, please contact us to update your account. When you provide your email address, we may use it to send you important information about your account.

Original Message Follows: -----

From: " <doriemott@aol.com>

To: "customercare@mortgagefamily.com" <customercare@mortgagefamily.com>

Subject: Gordon 1-11-07705

Date: October 30, 2020 1:33:28 AM IST

Caution: This email has originated from outside of our organization. DO NOT CLICK on any link or attachment unless you recognize the sender and the content is safe.

Mott & Gendron Law

Tel

Fax

doriemott@aol.com

Please be advised that there is a risk in using email that the security of your communications may be compromised by a third party.

This e-mail (including attachments) is covered by the Electronic Communications Privacy Act, U.S.C. Sections 2510-2521, is confidential, and legally privileged. This message may also be privileged and attorney work product. They are intended for the individual or entity named above. If you are not the intended recipient, please do not read, copy, use or disclose this communication to others. You are hereby noticed that any dissemination, distribution or copy of this communication is strictly prohibited. If you have received this communication in error, please notify us immediately.

DEBTORS' EXHIBIT T

Your monthly mortgage statement

To obtain information about your account:

Visit: www.MortgageQuestions.com

Call toll free: 1-877-744-2506

Email us: CustomerCare@mortgagefamily.com

Fax: 1-856-917-8300



0000010 02 SP 0.650 **SGLP H1 1 3394 34222-373804 -C05-P00010-I 4 RE OC1



ROBERT GORDON
7204 LAKESHORE DR
ELLENTON, FL 34222-3738

Statement Date: 10/20/2020

Bankruptcy Message

Our records show that either you are a debtor in bankruptcy or you discharged personal liability for your mortgage loan in bankruptcy.
We are sending this statement to you for informational and compliance purposes only. It is not an attempt to collect a debt against you.
If you want to stop receiving statements, write to us at: PHH Mortgage Services
PO Box 5436
Mt. Laurel, NJ 08054

Account Information

Property Address	196 BONITA DR GREENSBURG, PA 15601 4950
Outstanding Balance (not payoff amount)	\$26,310.04
Current Interest Rate	12.8750%
Prepayment Penalty	No
Escrow Balance	\$0.00
Suspense Balance	\$0.00

Past Payments Breakdown

	Paid Since Last Statement	Paid Year to Date
Principal	\$0.00	\$0.00
Interest	\$0.00	\$0.00
Escrow (Taxes and/or Insurance)	\$0.00	\$0.00
Fees	\$0.00	\$0.00
Optional Products	\$0.00	\$0.00
Partial Payment (Unapplied)*	\$0.00	\$0.00
Total	\$0.00	\$0.00

Transaction Activity

Posted Date	Received/ Credited Date	Description	Principal (\$)	Interest (\$)	Escrow (\$)	Fees & Shortages (\$)	Suspense & Other (\$)	Optional Products (\$)	Total (\$)
09/29		Late Fee Assessed	\$0.00	\$0.00	\$0.00	-\$23.98	\$0.00	\$0.00	\$0.00

Explanation of Payment Amount

Principal	\$0.00
Interest	\$0.00
Escrow (Taxes and/or Insurance)	\$0.00
Optional Products/Other	\$0.00
Regular Monthly Payment	\$0.00
Total New Fees and Charges	\$23.98
Outstanding Unpaid Fees, Returned	
Item Charges and Shortages	\$311.74
Assessed Expenses	\$41.40
Past Unpaid Amount	\$39,913.40
Total Payment Amount	\$40,290.52

Important Messages

*Partial Payments: Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account. If you pay the balance of a partial payment, the funds will then be applied to your mortgage.
Please note that this is not the payoff quote and any amount less than the payoff quote will be returned. Please contact us for payoff quote.

Important Information

If it's not possible to make the monthly payment due to impacts from COVID-19, please notify us right away. You can notify us by filling out the COVID-19 Hardship Notification Form that is available on our website listed above. Click the "Learn More" link within the red Coronavirus banner for details. If you have other questions regarding COVID-19, you may also email or call us – please see the top of the billing statement for contact information. We appreciate your support in using the self-serve options as our wait times may be extended due to anticipated volume related to COVID-19.

Page 1 of 6

If you are making a payment, make your check payable to PHH Mortgage Services.

Loan number: 8014810413
ROBERT GORDON

Payment Date	11/14/2020
Regular Monthly Payment	\$0.00
Total New Fees and Charges	\$23.98
Outstanding Unpaid Fees, Returned	
Item Charges and Shortages	\$311.74
Assessed Expenses	\$41.40
Past Unpaid Amount	\$39,913.40
Total Payment Amount	\$40,290.52

PHH Mortgage Services
PO Box 94087
PALATINE, IL 60094-4087



Extra principal	\$ _____
Extra escrow	\$ _____
Unpaid late charges	\$ _____
Other (specify) _____	\$ _____
Total check enclosed	\$ _____

For your information

PHH Mortgage Services will perform all servicing activities for your mortgage loan.

Pay by Phone:

You can make a payment by calling the phone number on the front of the statement. To have your payment post the same business day, your payment must be completed by 8:00 pm ET, Monday through Friday.

How we process your payment

When you provide a check as payment, you authorize us either to use the information from your check to make a one-time electronic fund transfer from your account, or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. If you would like to opt out of this program or if you have any questions, please call us at the phone number shown on the front of this statement.

Receipt and Crediting of Payments

Payments received Monday-Saturday at the address on the payment coupon provided will be credited the date of receipt if 1) in US dollars in the form of a check drawn on a US Bank, and 2) received in the envelope provided with the payment coupon enclosed. All other mailed payments are considered to be non-conforming and may not be credited for up to 5 business days. Please write your loan number on your check and do not send cash or attach your check to the payment coupon. Payments that otherwise comply with the 2 criteria stated but are received on legal holidays or on a Sunday may not be credited until the next business day.

Information about taxes

If you have an escrow account, we'll arrange with your tax authority to have your regular tax bills sent directly to us. However, some tax authorities may continue to send your regular tax bills to you directly. Your tax authority will send other types of tax bills, such as corrected, supplemental or special assessment bills, directly to you.

If you have an escrow account and you receive a tax bill, write your loan number on the bill and send it as soon as possible to:

PHH Mortgage Services
Attention: Tax Department
P.O. Box 24665
West Palm Beach, FL 33416-4665

For information about your escrow account, such as the date taxes were paid, the amount of taxes paid, or the property description used for tax purposes, visit the website shown on the front of this statement.

Information about hazard insurance

Maintaining a property insurance policy with the appropriate coverage and deductible amounts is a requirement under the Mortgage. To protect the mortgaged property, we request that you provide proof of Hazard Insurance Coverage, Fire and Extended Coverage, including windstorm and earthquake coverage, if required under the Mortgage. If your home is located in a FEMA designated flood zone, the Mortgage also requires that appropriate flood insurance be maintained.

If we do not receive the requested proof of insurance coverage we may purchase lender-placed insurance, after sending notice of our intent to do so. The coverage we obtain may not be comparable to a policy that you would choose. The cost of such insurance may be added to the monthly payment amount if you are making payments to keep the mortgage current, or may be recoverable from the proceeds of a foreclosure sale, pursuant to the Mortgage and applicable law, should foreclosure take place.

Contact information for general insurance

Mailing address: PHH Mortgage Services
Attention: Insurance Department
P.O. Box 5954
Springfield, OH 45501-5954
Phone: 1-888-882-1855
Fax: 1-937-525-4210

For insurance updates, visit www.mycoverageinfo.com/mortgagefamily or send via email to MortgageFamily@MyCoverageinfo.com.

Contact information for property damage and loss draft checks

Mailing address: PHH Mortgage Services
Attention: Loss Draft Department
P.O. Box 7459
Springfield, OH 45501-7459
Phone: 1-888-882-1855

Requests for information and Notices of Error, including Qualified Written Requests

If you wish to request information or assert an error relating to the servicing of your mortgage loan, including any Qualified Written Requests, you must use the address below and include your name, your mortgage loan account number, property address and a statement of either the information you are requesting or the error you believe has occurred:

PHH Mortgage Services
P.O. Box 66002
Lawrenceville, NJ 08648

Fees

The following is a list of fees we charge for the services indicated. We may charge a fee for this service subject to applicable provisions of the Bankruptcy Code and other applicable law. Additional fees may apply for services not listed. For additional information regarding fees, you or your Bankruptcy Counsel may contact us at the number on the front of your statement.

Loan History	\$0 - \$10.00
Returned Payment Fee	\$0 - \$25.00
Paying by Phone or Web	\$0 - \$17.50
Lien Release	\$0 - \$15.00
Wire Fee	\$0 - \$25.00
Certified Mail Fee	\$0 - \$15.00
Payoff Quote	\$0 - \$30.00

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Information about Mortgage Counseling or Assistance

If you would like contact information for counseling agencies or programs in your area, call the U.S. Department of Housing and Urban Development (HUD) at 800-569-4287 or visit www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm.

Additional educational resources are available at Fannie Mae's Know Your Options website, <https://www.knowyouroptions.com/>. Additional payment assistance options are also available by contacting PHH Mortgage Services.

Change of name or address

If your contact information has changed, please give us the new information below.

Name (first, middle, last)

Address (number and street)

Suite no.

City

State

Zip Code

Home telephone

Business telephone

Extension

()

()

E-mail address

ROBERT GORDON

To obtain information about your account:

Visit: www.MortgageQuestions.com

Call toll free: 1-877-744-2506

Email us: CustomerCare@mortgagefamily.com

Fax: 1-856-917-8300

Loan number: 8014810413



Important Information - Continued

Late Charge Message

Your regular monthly payment has not been received. As a result, a late charge has been assessed to your account as shown above. Please contact our office if you are having financial difficulties. We want to work with you to preserve your homeownership.

10/11/2011
10/11/2011
10/11/2011

10/11/2011

ROBERT GORDON

To obtain information about your account:
Visit: www.MortgageQuestions.com
Call toll free: 1-877-744-2506
Email us: CustomerCare@mortgagefamily.com
Fax: 1-856-917-8300
Loan number: 8014810413



Account History

Recent Account History

- Payment due on 01/14/18: Unpaid balance of \$479.61
- Payment due on 02/14/18: Unpaid balance of \$479.61
- Payment due on 03/14/18: Unpaid balance of \$479.61
- Payment due on 04/14/18: Unpaid balance of \$479.61
- Payment due on 05/14/18: Unpaid balance of \$479.61
- Payment due on 06/14/18: Unpaid balance of \$105.77
- Current payment date 11/14/20: \$0.00
- Total: \$40,290.52 unpaid amount that, if paid, would bring your loan current.

If you are experiencing financial difficulty: See the back of page 1 of your statement for information about mortgage counseling or assistance.

DEBTORS' EXHIBIT U



MORTGAGE

PHH Mortgage Services
1 Mortgage Way
Mt. Laurel, NJ 08054

Tel: 877.744.2506
Fax: 856.917.8300

November 09, 2020

Account Number: 8014810413

Mott & Gendron Law
125 State Street
Harrisburg, PA 17101

Accountholder:
Robert Gordon
Property Address:
196 Bonita Drive
Greensburg, PA 15601-4950

**RESPONSE LETTER
FOR YOUR RECENT REQUEST**

Dear Dorothy L. Mott,

Thank you for the recent communication regarding the account referenced above in which you notified that the accountholder surrendered the property under bankruptcy, and requested us to stop all the written or verbal communication.

We recommend you to refer to the previous response letter dated August 24, 2020, which addressed the above question.

We trust that the information provided has fully addressed the concern. Information about this account can also be found online at www.MortgageQuestions.com.

For any questions regarding this account or this request, we can be reached at the number referenced above Monday through Friday from 8:00 am to 9:00 pm and Saturday from 8:00 am to 5:00 pm ET.

Sincerely,

Research Department
Loan Servicing

Log in to MortgageQuestions.com --- your servicing website connection.



MORTGAGE

PHH Mortgage Services
1 Mortgage Way
Mt. Laurel, NJ 08054

Tel: 877.744.2506
Fax: 856.917.8300

August 24, 2020

Account Number: 8014810413

Mott & Gendron Law
125 State Street
Harrisburg, PA 17101

Accountholder(s) Name:
Robert Gordon
Property Address:
196 Bonita Drive
Greensburg, PA 15601-4950

**RESPONSE LETTER
FOR YOUR RECENT REQUEST**

Dear Dorothy L. Mott,

Thank you for the recent communication regarding the account referenced above in which you requested us to stop sending the billing statements.

We have received and reviewed your correspondence sent recently. Prior to providing a substantive response, we must have documentation signed by the subject borrower stating to what extent you are authorized to act on the borrower's behalf. Please provide us with the requested written authorization at your earliest convenience. Until receipt of the appropriate authorization, we are not able to consider your request.

To authorize, please follow either of the below:

1) Provide a signed, written authorization letter with the correct mortgage account number, property address, accountholder name(s) and signature(s), and forward the request to the address below.

PHH Mortgage Services
1 Mortgage Way
Mail Stop SV-26
Mt. Laurel, NJ 08054

2) Advise the subject accountholder's to contact our Customer Service directly at the number referenced above and provide a verbal authorization.

For any questions regarding this account or this request, we can be reached at the number referenced above Monday through Friday from 8:00 am to 9:00 pm and Saturday from 8:00 am to 5:00 pm ET.

Sincerely,

Research Department
Loan Servicing

Log in to MortgageQuestions.com --- your servicing website connection.

DEBTORS' EXHIBIT V

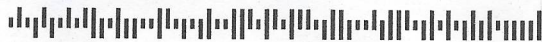
MORTGAGE

PHH Mortgage Services | 1 Mortgage Way | Mt Laurel NJ 08054 | Tel: 1-877-744-2506 | Fax: 1-856-917-8300

November 4, 2020

Account Number: 8014810413

8-814-BIY10-0005593-002-01-000-000-000-000-CS145



ROBERT GORDON
7204 LAKESHORE DR
ELLENTON FL 34222-3738

Property Address:
196 Bonita Dr
Greensburg PA 15601-4950

ACKNOWLEDGEMENT OF CORRESPONDENCE

Dear Customer(s):

**Why We Are
Sending This
Letter**

Thank you for the recent correspondence regarding the mortgage account referenced above. We will review the correspondence, perform any required research, and provide a written response.

**What We
Will Do**

As soon as we complete the research, we will promptly send our response(s). Our usual response time is within 30 days.

We are here to help! ARUN NAIR has been assigned as the account Relationship Manager and will be the designated representative for inquiries and submission of documents. ARUN NAIR is available toll-free at 1-877-744-2506 Monday through Friday from 8:00 AM to 9:00 PM ET. If the assigned Relationship Manager is unavailable to take the call, the call will be automatically transferred to a different Relationship Manager who will be able to assist. You can also visit our website www.MortgageQuestions.com.

Sincerely,
Loan Servicing

www.MortgageQuestions.com

CS145

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is provided purely for informational purposes only with regard to our secured lien on the above referenced property. It is not intended as an attempt to collect a debt from you personally. As may be required by state law, you are hereby notified that a negative credit report reflecting on an accountholder's credit record may be submitted to a credit reporting agency if credit obligation terms are not fulfilled.

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